

**STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS**

In re:

CONCEPCION TORRES HERNANDEZ

Case No. 11-06431-ESL

Chapter 13

Attorney Name: R FIGUEROA CARRASQUILLO LAW OFFICE

I. Appearances			Date & Time: 10/20/2011 2:30:00PM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> R <input checked="" type="checkbox"/> NR LV: see below
Joint Debtor	<input type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
[] Prose			
[X] Substitute Michelle Vega Esq.			<u>Banco Popular de P.R.-Gutierrez</u>
II. Oath Administered			
[] Yes		<input checked="" type="checkbox"/> No	

III. Plan

Date: 07/29/2011 Base: \$39,600.00 Payments 2 made out of 2 due.

Confirmation Hearing Date: 12/14/2011 9:00:00AM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$3,000.00 - \$146.00 = \$2,854.00

IV. Status of Meeting

Closed Not Held Held/Continued

Held/Not Closed

[X] Continued

Continued Date: 12/8/2011 10:00:00AM

Comments:

M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments

[] Keep payments current [] does (do) not qualify as a debtor (§109):

[] MTD Already filed, see Docket:

Other:

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(Cont.)

Trustee's Report on Confirmation

FAVORABLE

UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input checked="" type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Treat value of collateral separately
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> No provision for insurance
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Fails liquidation value test	<input type="checkbox"/> State - years
<input type="checkbox"/> Insuarence quote	<input type="checkbox"/> Federal - years

Pending/Items/ Documents:

<input type="checkbox"/> Assumption/Rejection executory contract	<input type="checkbox"/> Business Documents
<input type="checkbox"/> Appraisal	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Premises
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Vehicle(s):
	<input type="checkbox"/> Licenses issued by:

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COMMENTS

Meeting continued as amended plan was filed yesterday, Trustee to review.

Prelim LV 141,425.00

Taking into consideration previous plan, the presiding notes the following :

Plan is insufficiently funded to pay 100 + 6%.

Debtor to clarify her address, as per voluntary petition is Urb. Enramada at Bayamon, however the BPPR POC included a mortgage note that reflects the address is Urb. Enramada located at Barrio Palmas Catañao.

Currently, plan has no provision for POC 1-1; amend accordingly.

Pending to resolve objection to confirmation filed by creditor BPPR

s/Pedro R Medina

Date: 10/20/2011

Trustee/Presiding Officer

(Rev. 02/11)